## 

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:

Julia E. Pavlick

Debtor

Case No. 16-16417-ref
Chapter 13

#### CERTIFICATE OF NOTICE

District/off: 0313-4 User: Lisa Page 1 of 2 Date Rcvd: Feb 03, 2017 Form ID: 3091 Total Noticed: 26

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on

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Feb 05, 2017.
db
                 Julia E. Pavlick,
                                      2750 Rockdale Rd,
                                                           Slatington, PA 18080-4009
                +FREDERICK L. REIGLE, Reading, PA 19606-0410
                                         Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010,
tr
                +Bureau of Audit and Enforcement,
                                                     City of Allentown,
                                                                            435 Hamilton Street,
smg
                  Allentown, PA 18101-1603
smg
                 City Treasurer, Eighth and Washington Streets,
                                                                       Reading, PA 19601
                +Lehigh County Tax Claim Bureau, 17 South Seventh Street,
                                                                                 Allentown, PA 18101-2401
smg
                +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
sma
                                                                           San Francisco, CA 94105-2706
Dallas, TX 75063
                                              21 Stevenson St Ste 300,
13790414
                 Lending Club Corporation,
                 Nationstar Mortgage LLC,
                                              8950 Cypress Waters Bllvd,
13790415
13840194
                +Nationstar Mortgage LLC,
                                             c/o Denise Carlon, Esq.,
                                                                          701 Market Street, Ste 5000,
                  Philadelphia, PA 19106-1541
13830635
                           POB 660366,
                                         Dallas, TX 75266-0366
                 Nissan,
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                 E-mail/Text: mccrystallaw@gmail.com Feb 04 2017 03:42:27 MICHAEL J. MCCRYSTAL,
aty
                  2355 Old Post Road, Ste 4, Coplay, PA 18037
smg
                +E-mail/Text: robertsl2@dnb.com Feb 04 2017 03:43:50
                  3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
                 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 04 2017 03:43:14
sma
                  Pennsylvania Department of Revenue,
                                                         Bankruptcy Division,
                                                                                  P.O. Box 280946,
                Harrisburg, PA 17128-0946
+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 04 2017 03:44:00
                                                                                               U.S. Attorney Office,
smg
                c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Feb 04 2017 03:43:37 United States Trustee,
ust
                  Office of the U.S. Trustee, 833 Chestnut Street,
                                                                         Suite 500,
                                                                                        Philadelphia, PA 19107-4405
13790408
                 E-mail/Text: wennerjp@airproducts.com Feb 04 2017 03:43:59
                                                                                    Air Products FCU,
                                                                                                        PO Box 20147,
                  Lehigh Valley, PA 18002-0147
13790409
                 EDI: BANKAMER.COM Feb 04 2017 03:13:00
                                                               Bank of America, PO Box 982235,
                  El Paso, TX 79998-2235
13790410
                 EDI: TSYS2.COM Feb 04 2017 03:13:00
                                                            Barclays Bank of Delaware,
                                                                                         125 S West St.
                  Wilmington, DE 19801-5014
                 EDI: BL-BECKET.COM Feb 04 2017 03:13:00
13860381
                                                                Capital One, N.A., c/o Becket and Lee LLP,
                  PO Box 3001, Malvern PA 19355-0701
                 EDI: CHASE.COM Feb 04 2017 03:13:00
13790411
                                                            Chase/Bank One,
                                                                               PO Box 15298,
                  Wilmington, DE 19850-5298
13790412
                 EDI: DISCOVER.COM Feb 04 2017 03:13:00
                                                               Discover Financial Services,
                                                                                                PO Box 15316,
                  Wilmington, DE 19850-5316
                 EDI: DISCOVER.COM Feb 04 2017 03:13:00
13830468
                                                               Discover Bank, Discover Products Inc.
                  PO Box 3025,
                                 New Albany, OH 43054-3025
13790413
                 EDI: CBSKOHLS.COM Feb 04 2017 03:13:00
                                                               Kohls Department Store, PO Box 3115,
                 Milwaukee, WI 53201-3115
EDI: RESURGENT.COM Feb 04 2017 03:13:00
assignee of LendingClub Corporation &,
                                                                LVNV Funding, LLC its successors and assigns as,
13846234
                                                              LC Trust I,
                                                                            Resurgent Capital Services,
                  PO Box 10587,
                                  Greenville, SC 29603-0587
                 EDI: RECOVERYCORP.COM Feb 04 2017 03:13:00
13790898
                                                                   Recovery Management Systems Corporation,
                 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
EDI: RMSC.COM Feb 04 2017 03:13:00 Synchrony Bank,
13790416
                                                       Synchrony Bank,
                                                                              attn.: Bankruptcy Dept.,
                                   Orlando, FL 32896-5061
                  PO Box 965061,
                                                                                                  TOTAL: 16
            ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                                        Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010,
                +FREDERICK L. REIGLE,
atv*
                  Reading, PA 19606-0410
                                                                                                  TOTALS: 0, * 1, ## 0
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 05, 2017 Signature: /s/Joseph Speetjens

### Certificate of Notice Page 2 of 4

District/off: 0313-4 User: Lisa Page 2 of 2 Date Rcvd: Feb 03, 2017

Form ID: 309I Total Noticed: 26

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)

system on February 2, 2017 at the address(es) listed below:

DENISE ELIZABETH CARLON on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmllawgroup.com

FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf\_frpa@trustee13.com

on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com, FREDERICK L. REIGLE

ecf\_frpa@trustee13.com MICHAEL J. MCCRYSTAL

on behalf of Debtor Julia E. Pavlick mccrystallaw@gmail.com,

sueparalegal@gmail.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

# Case 16-16417-ref Doc 19 Filed 02/05/17 Entered 02/06/17 01:08:20 Desc Imaged

nformation to identify the case:						
Debtor 1	Julia E. Pa			Social Security number or ITIN xxx-xx-1431		
	First Name	Middle Name	Last Name	EIN		
Debtor 2	-			Social Security number or ITIN		
(Spouse, if filing)	First Name	Middle Name Last Name		EIN		
United States Ban	kruptcy Court	Eastern Dis	strict of Pennsylvania	Date case filed in chapter 7 9/12/16		
Case number: 1	6-16417-ref			Date case converted to chanter 13 11/28/16		

#### Official Form 309I

#### **Notice of Chapter 13 Bankruptcy Case**

12/15

\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\*

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Julia E. Pavlick	
2.	All other names used in the last 8 years		
3.	Address	2750 Rockdale Rd Slatington, PA 18080–4009	
4.	<b>Debtor's attorney</b> Name and address	MICHAEL J. MCCRYSTAL 2355 Old Post Road, Ste 4 Coplay, PA 18037	Contact phone (610) 262–7873 Email: <u>mccrystallaw@gmail.com</u>
5.	Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610–779–1313 Email: ecfmail@fredreiglech13.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M.
	mm.pass.igst.		Contact phone (610)2085040 Date: 2/3/17

For more information, see page 2

Debtor Julia E. Pavlick Case number 16–16417–ref

7.	Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not	February 28, 2017 at 02:00 PM  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Bar Association of Lehigh County, Meeting Rooms – Lower Level, 1114 West Walnut Street, Allentown, PA 18102	
8.	required to do so.  Deadlines  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts:  You must file:  • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or  • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	Filing deadline: 4/29/17	
		Deadline for all creditors to file a proof of claim (except governmental units):  Deadline for governmental units to file a proof claim:		
		Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's <a href="www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might raproof of claim even if your claim is listed in the schedulest Secured creditors retain rights in their collateral regardless oclaim submits the creditor to the jurisdiction of the bankruptcy. For example, a secured creditor who files a proof of claim maincluding the right to a jury trial.	not be paid on your claim. To be paid, you must file the debtor filed.  If whether they file a proof of claim. Filing a proof of court, with consequences a lawyer can explain.	
		Deadline to object to exemptions:  The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of confirmation will be held on: 4/6/17 at 09:00 AM, Location: Courtroom 1, Third Floor, Th PA 19601		
10	. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ad extend the deadline in this notice. Consult an attorney familia any questions about your rights in this case.		
11	1. Filing a chapter 13 bankruptcy case  Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if a unless the court orders otherwise.			
12	. Exempt property	The law allows debtors to keep certain property as exempt. I distributed to creditors, even if the case is converted to chap exempt. You may inspect that list at the bankruptcy clerk's of the law does not authorize an exemption that debtors claime	ter 7. Debtors must file a list of property claimed as fifice or online at <a href="https://www.pacer.gov">www.pacer.gov</a> . If you believe that	
13	. Discharge of debts	Confirmation of a chapter 13 plan may result in a discha debt. However, unless the court orders otherwise, the under the plan are made. A discharge means that credit debtors personally except as provided in the plan. If yo discharge under 11 U.S.C. § 523(a)(2) or (4), you must bankruptcy clerk's office by the deadline. If you believe of any of their debts under 11 U.S.C. § 1328(f), you must	debts will not be discharged until all payments ors may never try to collect the debt from the u want to have a particular debt excepted from file a complaint and pay the filing fee in the e that the debtors are not entitled to a discharge	